

PART L—Newcomer in a small town, a young newspaper man, who tells the story, is amazed by the unaccountable sections of a man who, from the window of a fine house, apparently has converse with invisible personages, particularly mentioning one "Simpledoria." The youth roes to his boarding house, the home of first apparthwaits, next door to the scene of the strange proceedings, bewildered.

PART IL—Next morning he discovers is strange neighbor is the Hon. David spaler, prominent politician, and university respected. Telling of his last light's experience, he is markedly interquied by a fellow boarder, a Mr. George Dwden. Later, with Miss Apperthwaite, is an unseen witness of a purely maginary jumping contest between Beastry and a "Bill Hammersley." Miss apperthwaite appears deeply concerned, here apparently being no positible exchanation of the strange proceedings.

PART III.—The reporter learns that Beasley and Miss Apperthwaite had at ome time been engaged, and that the young lady had broken the congagement because of Beasley's "lack of imagina-

PART IV.—The "mystery" of "Simple-dorja" and "Bill Hammeroley" is explained by Mr. Dowden. Bensley is carring for a small boy. Hamilton Swift, Juntor, a helpless invalid bodily thoush more than ordinarily bright mentally, the son of dear friends who are dead, and "Simpledoria" and "Bill Hammersley" are creatures of Bensley's and the small boy's imagination, Bensley humoring the little sufferer by the "play acting."

PART V.—The reporter becomes acquainted with David Beasley and is inwited to his home, where he meess Hamilton Swift, Junior, and his circle of "Inwisblas," which Heasley and George Dowdon have made very real to the child.

In honor of the Christmas eve (1 supposed) she wore an evening dress of black lace, and the only word for what she looked has suffered such misuse that one hesitates over it: yet that is what she was-regal-and no There was a sort of splendor about her. It detracted nothing from this that her expression was a little sad: something not uncommon with her lately; a certain melancholy, faint but detectable, like breath on a mirror. I had attributed it to Jean Valjean, though perhaps tonight it might have been due merely to bridge.

"What is it?" asked Dowden, when, after an apology for disturbing the game, I had drawn him out in the

I motioned toward the front door. "Simeon Peck. He thinks he's got nomething on Mr. Beasley. He's walting to see you."

Dowden uttered a sharp, half-coherent exclamation and stepped quickby to the door, "Peck!" he said, as he rked it open.

"Oh, I'm here!" declared that gentieman, stepping into view. come around to let you know that you couldn't laugh like a horse at me no more, George Dowden! So you ren't invited, either."

"Invited?" said Dowden. "Invited

"Over to the ball your friend is

"What friend?"

"Dave Beasley. So you ain't quite good enough to dance with his highsclety friends!"

"What are you talking about?" Dowden demanded, impatiently. "I reckon you won't be quite so strong fer Beasley," responded Peck, with a vindictive little giggle, "when u find he can use you in his business but when it comes to entertainin'-oh

ne, you sin't quite the boy!"

"I'd appreciate your explaining," said Dowden. "It's kind of cold standing here."

Peck laughed shrilly. "Then I reckon you better git your hat and coat and come along. Can't do us no harm, and might be an eye-opening fer you. Grist and Gus Schulmeye and Hank Cullop's waltin' out yonder at the gate. We be'n havin' kind of a consultation at my house over somep'n' Grist seen at Beasley's a little earlier in the evening.

"What did Grist see?"

"Cabs! Cabs drivin' up to Beasley's house—a whole lot of 'em. Grist was down the street a piece, and it



Short Blocks from Union Station

was pretty dark, but he could see the lamps and hear the doors slam as the people got out. Besides, the whole place is lit up from cellar to attic. Grist come on to my house and told me about it, and I begun usin' the telephone; called up all the men that count in the party-found most of 'em at home, too. I ast 'em if they was invited to this ball tonight; and not a one of 'em was. They're only in politics; they ain't high society onough to be ast to Mr. Beasley's dancin'-parties! But I would thought he'd let you in-anyways fer

the second table!" Air. Peck shrilled out his acrid and exultant laugh again. "I got these fellers from the newspapers, and all I want is to git this here ball in print tomorrow, and see what the boys that do the work at the primaries have to say about -and what their wives'll say about the man that's too high-toned to have 'em in his house. I'll bet Beasley thought he was goin' to keep these doin's quiet; afraid the farmers might not believe he's jest the plain man be sets up to be-niraid that folks like you that ain't invited might turn against him. I'll fool him! We're goin' to see what there is to see, and I'm goin' to have these boys from the newspapers write a full account of it. I. you want to come along, I expect It'll do you a power o' good."

"I'll go," said Dowder, quickly. He got his coat and hat from a table in the hall, and we rejoined the huddled and shivering group at the gate.
"Got my recruit, gents!" shrilled

Peck, slapping Dowden boisterously on the shoulders. "I reckon he'll git a change of heart tonight!"

And now, sheltering my eyes from the stinging wind, I saw what I had been too blind to see as we approached Mrs. Apperthwaite's. Beasley's house was illuminated; every window, up stairs and down, was aglow with rosy light. That was luminously evident, although the shades, or most of them, were lowered.

"Look at that!" Peck turned to Dowden, giggling triumpliantly, "Wha'd I tell you! How do you feel about it

"But where are the cabs?" asked Dowden, gravely.

"Folks all come," answered Mr. Peck, with complete assurance. Won't be no more cabs till they begin to go home."

We plunged ahead as far as the corner of Beasley's fence, where Peck stopped us again, and we drew together, slapping our hands and stamping our feet. Peck was delightedthoroughly happy man; his sour giggle and the same jovial break was audible in Grist's voice as he said to the Journal reporter and me:

"Go ahead, boys. Glt your story. We'll wait here fer you.'

The Journal reporter started toward the gate; he had gone, perhaps twenty feet when Simeon Peck whistled in sharp warning. The reporter stopped short in his tracks.

Beasley's front door was thrown open, and there stood Beasley himself in evening dress, bowing and smiling, but not at us, for he did not see us. The bright hall behind him was beautiful with evergreen streamers and wreaths, and great flowering plants in jars. A strain of dance-music wandered out to us as the door opened, but there was nobody except David Beasley in sight, which certainly seemed peculiar -for a ball!

"Rest of 'em inside, dancin'," ex-plained Mr. Peck, crouching behind the picket-fence. "It'll be the house is more'n half full o' low-necked wim-

"Sh!" said Grist. "Listen to Dave

Bensley." Bensley had begun to speak, and his voice, loud and clear, sounded over the wind. "Come right in, Colonel!" he said. "I'd have sent a cab for you if you hadn't telephoned me this afternoon that your rheumatism was so bad you didn't expect to be able to come. I'm glad you're well again. Yes, they're all here, and the ladies are getting up a dance in the sitting-room."

(It was at this moment that I received upon the calf of the right leg a kick, the eestatic violence of which led me to attribute it, and rightly, to

"Gentlemen's dressing-room up-stairs to the right, Colonel," called Bensley, as he closed the door,

There was a pause of awed silence among ns.

(I improved it by returning the kick to Mr. Dowden. He made no acknowledgment of its reception other than to sink his chin a little deeper

into the collar of his ulster.)
"By the Almighty!" said Simoon

"Who-what was Dave Beasley talkin' to? There wasn't

"Git out," Grist bade bim; but his tone was perturbed. "He seen that reporter. He was givin' us the

"He's crazy!" exclaimed Peck, vehemently.

Immediately all four members of his party began to talk at the same time: Mr. Schulmeyer agreeing with Grist, and Mr. Cullop holding with Peck that Beasley had surely become insane; while the Journal man, returning, was certain that he had not been seen. Argument became a wrangle; excitement over the remark-able scene we had witnessed, and, perhaps, a certain sharpness partially engendered by the risk of freezing, led to some bitterness. High words were flung upon the wind. Eventually, Simeon Peck got the floor to himself for a moment.

"See here, boys, there's no use gittin' mad amongs' ourselves," vociferated. "One thing we're all agreed on: nobody here never seen no such a dam peculiar performance as we jest seen in their whole lives before. Thurfore, ball or no ball, there's somep'n' mighty wrong about this business. Ain't that so?"

They said it was, "Well, then, there's only one thing to do-let's find out what it is,"

"You bet we will." "I wouldn't send no one in there alone," Peck went on, excitedly, "with a crazy man. Besides, I want to see

what's goin' on, myself."
"And so do we!" This declaration

"Then let's see if there ain't som way to do it. Perhaps he ain't pulled all the shades down on the other side the house. Lots o' people fergit to do

There was but one mind in the party regarding this proposal. The next minute saw us all cautiously sneaking into the side yard, a ragged line of bent and flapping figures, black against the snow.

Simeon Peck's expectations were fulfilled-more than fulfilled. Not only were all the shades of the big threefaced bay-window of the "sitting room" lifted, but (evidently on account of the too great generosity of a huge logfire that blazed in the old-fashioned chimney-place) one of the windows was half-raised as well. Here, in the shadow just beyond the rosy oblongs of light that fell upon the snow, we gathered and looked freely within.

Part of the room was clear to our view, though about half of it was shut off from us by the very king of all Christmas trees, glittering with dozens and dozens of candles, smoptuous in silver, sparkling in gold, and laden with Heaven alone knows how many



Opposite the Tree, His Back Against the Wall, Sat Old Bob.

and what delectable enticements, Opposite the Tree, his back against the wall, sat old Bob, clad in a dress of , part of which consisted of a swallow-tall coat (with an overgrown chrysanthemum in the buttonhole), a red necktie, and a pink-and-silver liberty cap of tissue-paper, He was scraping a fiddle "like old times come again," and the tune he played was, "Oh, my Liza, po' gal!" My feet shuffled to it in the snow.

No one except old Bob was to be seen in the room, but we watched him and listened breathlessly. When he finished "Liza," he laid the fiddle across his knee, wiped his face with a new and brilliant blue silk handkerchief, and said:

"Now come de big speech."

The Honorable David Beasley, carrying a small mahogany table, stepped out from beyond the Christmas tree, advanced to the center of the room; set the table down; disappeared for a moment and returned with a white water-pitcher and a glass. He placed these upon the table, bowed gracefully

several times, then spoke:
"Ladies and gentlemen—" There he paused.

"Well," sald Mr. Simeon Peck, slow-"don't this beat hell!" "Look out!" The Journal reporter

twitched his sleeve. "Ladies present." "Where?" sald I. He leaned nearer me and spoke in

"Just behind us. She followed us

over from your boarding nouse. She's been standing around near us all along. I supposed she was Dowden's daughter, probably."

"He hasn't any daughter," I said, and stepped back to the hooded figure I had been too absorbed in our quest to notice.

It was Miss Apperthwaite.

She had thrown a loose cloak over her head and shoulders; but enveloped in it as she was, and crested and epauletted with white, I knew her at once. There was no mistaking her, even in a blizzard.

She caught my hand with a strong, quick pressure, and, bending her head to mine, said in a soft whisper, close

"I heard everything that man said in our hallway. You left the library door open when you called Mr. Dowden out." "So," I returned, maliciously, "you

you couldn't help following!" She released my hand-gently, to

my surprise.
"Hush," she whispered. "He's saying something."

"Ladies and gentlemen," Beasley again-and stopped again, Dowden's voice sounded hysterically in my right ear. (Miss Apperthwaite had whispered in my left.) "The only speech he's ever made in his life-

and he's stuck !" But Beasley wasn't: he was only deliberating.

"Ladies and gentlemen," he began-"Mr. and Mrs. Hunchberg, Colonel Hunchberg and Aunt Cooley Hunchberg, Miss Molanna, Miss Queen, and Miss Marble Hunchberg, Mr. Noble, Mr. Tom, and Mr. Grandee Hunchberg.

Mr. Corley Linbridge, and Master Hammersley:-You see before you tonight, in my person, merely the representative of your real host, Mister Swift. Mister Swift has expressed a wish that there should be a speech, and has deputed me to make it. He requests that the subject he has assigned me should be treated in as dignified a manner as is possible-con-Ladies and sidering the orator. gentlemen"-he took a slp of water-"I will now address you upon the following subject: 'Why We Call Christmas Time the Best Time."

"Christmas time is the best time because it is the kindest time. Nobody ever felt very happy without feeling very kind, and nobody ever felt very kind without feeling at least a little happy. So, of course, either way about, the happlest time is the kindest time-that's this time. The most beautiful things our eyes can see are the stars; and for that reason, and in remembrance of One star, we set candles on the Tree to be stars in the house. So we make Christmas time a time of stars indoors; and they shine warmly against the cold outdoors that is like the celd of other easons not so kind. We set our hundred candles on the Tree and keep them bright throughout the Christmas time, for while they shine upon us we have light to see this life, not as a battle, but as the march of a mighty Fellowship! Ladies and gentlemen, I thank you!'

He bowed to right and left, as to an audience politely applauding, and, lifting the table and its burden, withdrew; while old Bob again set his fiddle to his chin and started to scrape the preliminary measure of a quadrille. Bensley was back in an instant, shouting as he came: "Take your

pardners! Balance all!" And then and there, and all by himself, he danced a quadrille, performing at one and the same time for four lively couples. Never in my life have I seen such gyrations and capers as were cut by that long-legged, loosejointed, miraculously flying figure. He was in the wildest motion without cessation, never the fraction of an instant still; calling the figures at the top of his voice and dancing them simultaneously; his expression anxious but polite (as is the habit of other dancers); his hands extended as if to swing his partner or corner, or "opposite lady;" and his feet lifting high and flapping down in an old-fashloned

"First four, forward and back!" he shouted. "Forward and salute! Balance to corners! Swing pardners! Gr-r-rand Right-and-Left!"

I think the combination of abandon and decorum with which he performed that "Grand Right-and-Left" was the funniest thing I have ever seen. But I didn't laugh at it.

Neither did Miss Apperthwaite, at

"Now do you believe me?" Peck was arguing, fiercely, with Mr. Schulmeyer. "Is he crazy, or ain't he?" "He is," Grist agreed, hoarsely. "He is a stark, starin', ravin', roarin' luna-

tic! And the nigger's humorin' him!" They were all staring, open-mouthed and aghast, into the lighted room. "Do you see where it puts us?" Simeon Peck's rasping voice rose

"I guess I do!" said Grist. "We come out to buy a barn, and got house and lot fer the same money. It's the greatest night's work you ever

done, Sim Peck!" "I guess it is!"

"Shake on It, Stm."

They shook hands, exalted with triumph.

"This'll do the work," giggled Peck. "It's about two-thousand per cent better than the story we started to git. Why, Dave Beasley'll be in a padded cell in a month! It'll be all over town tomorrow, and he'll have as much chance fer governor as that nigger in there!" In his ecstasy he smote Dowden deliriously in the ribs. "What do you think of your candidate now?"

"Walt," said Dowden. "Who came in the cabs that Grist saw?"

This staggered Mr. Peck.

## The Woman's Bank, too

There was a time when people thought of a bank as an institution for men only—a place of mystery where women were unknown.

However, with the passing of time things have changed—ideas have progressed—and to-day every up-to-date bank is a woman's bank,

This bank prides itself on being a woman's bank—a place where courtesy and personal at-tention are always shown. We should like very much for you to come in and talk your financial problems over with us.

COME IN-LET'S GET ACQUAINTED.

St. Francois County Bank

rubbea his mitten over his woolen cap as if scratching his head. "Why," he said, slowly—"who in Halifax did come in them cabs?"

"The Hunchbergs? Where-" "Listen," said Dowden.

"First couple, face out!" shouted Beasley, facing out with an invisible lady on his akimboed arm, while old Bob sawed madly at "A New Coon in

"Second couple, fall in!" Beasley wheeled about and enacted the second

"Third couple!" He fell in behind himself again.

"Fourth couple, if you please! Balance-ALL !-I beg your pardon, Miss Molanna, I'm afraid I stepped on your train.-Sashay All!"

After the "sashay"-the noblest and most dashing bit of gymnastics displayed in the whole quadrille-he bowed profoundly to his invisible partner and came to a pause, wiping his streaming face. Old Bob dexterously swung a "A New Coon" into the stately measures of a triumphal march.

"And now," Beasley announced, in stentorian tones, "If the ladies will be so kind as to take the gentlemen's arms, we will proceed to the dining room and partake of a slight colla tion."

Thereupon came a slender piping of by from that part of the room which had been screened from us by the Tree

screened from us by the Tree. "Oh, Cousin David Bensley, that was the beautifullest quadrille ever danced in the world! And now, please, won't you take Mrs. Hunchberg out to sup-

Then into the vision of our paralyzed and dumfounded watchers came the little wagon, pulled by the old coiored woman, Bob's wife, in her best, and there, propped upon pillows, lay Hamilton Swift, Junior, his soul shining rapture out of his great eyes, a bright spot of color on each of his thin cheeks.

He lifted himself on one elbow, and for an instant something seemed to be wrong with the brace which was under

Beasley sprang to him and adjusted It tenderly. Then he bowed elaborate-

"Mrs. Hunchberg," he said, "may I have the honor?" And offered his arm, "And I must have Mister Hunchberg," chirped Hamilton, "He must walk with me."

"He tells me," said Beasley, "ho'll be mighty glag to. And there's a plate of bones for Simpledoria."

"You lead the way," cried the child; "you and Mrs. Hunchberg." "Are we all in line?" Beasley

glanced back over his shoulder. "Hooray! Now, let us on. Ho! Music there!" "Br-r-ra-vo!" applauded Mister Swift.

And Beasley, his head thrown back and his chest out, proudly led the way, stepping nobly and in time to the ex-



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You Lead the Way" Cried the Childs "You and Mrs. Hunchberg."

hllarating measures. Hamilton Swift, Junior, towed by the beaming old mam-my, followed in his wagon, his thin little arm uplifted and his fingers curled as if they held a trusted hand, When they reached the door, old Bob rose, turned in after them, and,

still fiddling, played the procession and himself down the hall. And so they marched away, and we were left staring into the empty,

"My souly" said the Journal reporter, gasping. "And he did all thatjust to please a little sick kid!"

"I can't figure it out," murmured Sim Peck, piteously. "I can," said the Journal reporter. "This story will be all over town to-morrow." He glanced at me, and I nodded. "It'll be all over town," he continued, "though not in any of the papers-and I don't believe it's going

to hurt Dave Beasley's chances any. Mr. Peck and his companions turned toward the street and went silently. The young man from the Journal overtook them. "Thank you for send-

ing for me," he said, cordially, "You've given me a treat. I'm for Beasley!" Dowden put his hand on my shoulder. He had not observed the third figure still remaining.

"Well, sir," he remarked, shaking the snow from his coat, "they were right about one thing; it certainly was mighty low down of Dave not to invite me-and you, too-to his Christmas party. Let him go to thunder with his old invitations, I'm going in, anyway! Come on. I'm plum froze."

There was a side door just beyond the bay window, and Dowden went to It and rang, loud and long. It was

Beasley himself who opened it.
"What in the name—" he began, as the ruddy light fell upon Dowden's face and upon me, standing a little way "What are you two-snowbanks? What on earth are you fellows

doing out here?" "We've come to your Christmas party, you old horse-thief!" Thus Mr.

Dowden. "Hoo-ray!" said Beasley. Dowden arraed to me. "Aren't you

coming?" "What are you waiting for, old fellow?" said Beastey. I waited a moment longer, and then

it happened. She came out of the shadow and went to the foot of the steps, her cloak falling from her shoulders as sta-

passed me. I picked it up. She lifted her arms plendingly, though her head was bent with what seemed to me a beautiful sort of shame, She stood there with the snow driving against ber and did not speak. Beasley drew his hand slowly across his eyes-to see if they were really

there, I think. "David," she said, at last, "You've got so many lovely people in your house tonight, isn't there room forfor just one fool? It's Christman

(THE END).